

# LIFE INSURANCE ADVISORS, INC.

## HOW TO MAKE LIFE INSURANCE A GOOD INVESTMENT

### Life Insurance Advisors, Inc.

- Fee-only services
- Reducing commissions 80% or more
- Increasing policy returns by 50% or more

**I**f you buy permanent life insurance for retirement savings or business or estate planning reasons, it is a big investment and an important one. You need to make sure you are getting the most for your money.

*Where should you turn first for guidance when shopping for life insurance – to a person whose income depends on product sales, who wants to sell you the policy with the biggest commission . . . or to a company that thrives on the quality of its advice?*

*When you are asked to pay thousands of dollars in annual premiums, the choice is clear. Life Insurance Advisors, Inc., guarantees impartial, expert, money-saving advice. Its objective counsel will help you save large sums on new insurance purchases, avoid the costly mistakes you would later regret, and substantially increase the returns on the premiums you pay.*

**Life Insurance Advisors, Inc.**  
*Fee-only services that save significant dollars on new policies and give you the best insurance with the lowest costs.*

**David N. Barkhausen**  
*President*

### A Recognized Expert in Insurance and Estate Planning

David N. Barkhausen is uniquely qualified to lead a firm specializing in fee-only life insurance advice. An estate planning attorney, he later became a top agent for Northwestern Mutual Life, earning both CLU and ChFC designations in record time. As a licensed fee-only insurance advisor, he offers the insight of an experienced agent without the bias inherent in commission-based compensation.

Mr. Barkhausen has been a frequent speaker and author for the Chicago and American Bar Associations and the Illinois CPA Society. He also conducts comprehensive seminars on life insurance products and their application in estate and business planning situations. (Please visit [www.lifeinsuranceadvisorsinc.com](http://www.lifeinsuranceadvisorsinc.com), where more than 40 of Mr. Barkhausen's articles and a description of sample cases appear. See especially our articles, "How to Reduce Agents' Commissions by 80% or More on Life Insurance from the Best Companies" and "How to Make Permanent Life Insurance A Good Investment").

### REASONABLE FEES, AGREED IN ADVANCE

We will present a written fee agreement in advance of our work. Fees are based on time involved, the complexity of the project, and the additional value it provides you. Compensation in no way relates to the sale of a product.

**Life Insurance Advisors, Inc.**  
Fee-Only Insurance Consulting  
714 E. Prospect Avenue  
Lake Bluff, Illinois 60044

**Telephone:** (847) 482-1605 **Fax:** (847) 234-9973  
**Email:** [david@lifeinsuranceadvisorsinc.com](mailto:david@lifeinsuranceadvisorsinc.com)  
**Web Site:** [www.lifeinsuranceadvisorsinc.com](http://www.lifeinsuranceadvisorsinc.com)

## WHY YOU NEED FEE-ONLY ADVICE BEFORE BUYING “PERMANENT” LIFE INSURANCE

Many independent experts think “permanent” life insurance, such as whole life, is a poor investment. More often than not, they are right. That’s because most policies have high costs and high commissions.

Yet it is possible to make life insurance a very good investment, one that can perform as well or better than any other you make. That requires expert and objective advice to reduce commissions to the bone and to select a company with the lowest policy charges and the best historic returns on its investments.

Life Insurance Advisors, Inc., is your consumer advocate when you purchase insurance. Its insider’s knowledge gives you the lowest costs, the best price, and the greatest chance of receiving the highest risk-adjusted returns. With this advice, you can make life insurance a very attractive investment.

## CALL ON LIFE INSURANCE ADVISORS, INC. BEFORE YOU PURCHASE A NEW POLICY.

Get answers to the following important questions:

- What is the right amount of insurance and type of policy?
- From what company or companies should I seek insurance based on company financial strength ratings and historic performance and in light of health and related underwriting factors?
- How can I pay the lowest commissions on the best products from the most respected companies? (Our advice has enabled clients to reduce commissions by 80% or more on products from the highest-rated companies and to increase returns by 50% or more.)
- Should I pursue commission rebates in states where that practice is legal?
- Are the assumptions that underlie the illustrations of an insurance policy credible in light of the company’s past performance?
- Are these assumptions reasonable in comparison to the standards of one or more leading life insurance companies?
- What companies have the lowest policy charges for insurance and expense costs?

## HOW DOES LIFE INSURANCE ADVISORS, INC. REDUCE POLICY COMMISSIONS AND INCREASE POLICY INVESTMENT RETURNS? WHAT DIFFERENCE DOES THIS MAKE?

Permanent life insurance policies used to be inflexible. Whole life was the only type of permanent insurance. It has fixed premiums and commissions that can total over 100% of the first-year premium. No wonder these policies have little or no cash value in them in the first year or two.

These huge commissions are now avoidable. It is possible to structure premiums on policies from the best companies to reduce commissions by 80% or more and to increase investment rates of return by 1% (100 basis points) or more. Reducing insurance and policy expense charges from average amounts to the lowest levels boosts returns by at least another 1%. These differences mean millions of extra dollars in cash value and long-term death benefits.

Visit our website ([www.lifeinsuranceadvisorsinc.com](http://www.lifeinsuranceadvisorsinc.com)) to see sample cases where we have saved as much as \$2 million in commissions on a single policy – and to read articles on reducing commissions and making life insurance a good investment. If you are considering any life insurance purchase, it will be well worth your time.